

# Critical illness: EquiLiving

## Adult policies



<b>Plan summary</b>	<p>If an EquiLiving plan is in effect and the client is diagnosed with a covered critical condition and satisfies all requirements for that condition, they will receive a lump sum payment. The client can use the benefit payment any way they wish to make living with a life-altering condition more comfortable</p>
<b>Target market</b>	<ul style="list-style-type: none"> <li>• Individuals seeking to reduce the impact of a critical illness on their financial plans</li> <li>• Business owners planning for the continuation of their business in the event of a critical illness</li> </ul>
<b>26 covered critical conditions</b>	<ul style="list-style-type: none"> <li>• Acquired Brain Injury</li> <li>• Aortic Surgery</li> <li>• Aplastic Anemia</li> <li>• Bacterial Meningitis</li> <li>• Benign Brain Tumour</li> <li>• Blindness</li> <li>• Cancer</li> <li>• Coma</li> <li>• Coronary Artery Bypass Surgery</li> <li>• Deafness</li> <li>• Dementia, including Alzheimer's Disease</li> <li>• Heart Attack (Acute Myocardial Infarction)</li> <li>• Heart Valve Replacement or Repair</li> <li>• Kidney Failure</li> <li>• Loss of Independent Existence</li> <li>• Loss of Limbs</li> <li>• Loss of Speech</li> <li>• Major Organ Failure on Waiting List</li> <li>• Major Organ Transplant</li> <li>• Motor Neuron Disease</li> <li>• Multiple Sclerosis</li> <li>• Occupational HIV Infection</li> <li>• Paralysis</li> <li>• Parkinson's Disease and Specified Atypical Parkinsonian Disorders</li> <li>• Severe Burns</li> <li>• Stroke (Cerebrovascular Accident)</li> </ul>
<b>8 Early detection benefit covered conditions</b>	<p>The early detection benefit will pay the lesser of 15% of the EquiLiving face amount and \$50,000 following diagnosis and satisfaction of all requirements of one of the following 8 non-life threatening conditions. This benefit can be paid once for each condition.</p> <ul style="list-style-type: none"> <li>• Coronary Angioplasty</li> <li>• Ductal Breast Cancer</li> <li>• Early Prostate Cancer</li> <li>• Gastrointestinal Stromal Tumours (AJCC Stage 1)</li> <li>• Grade 1 Neuroendocrine Tumours (Carcinoid)</li> <li>• Papillary or Follicular Thyroid Cancer Stage T1</li> <li>• Rai Stage 0 Chronic Lymphocytic Leukemia (CLL)</li> <li>• Superficial Malignant Melanoma</li> </ul>

<b>Plan types / issue ages</b>	<ul style="list-style-type: none"> <li>• 10 year renewable to age 75 (ages 18 - 65) (T10)</li> <li>• Level to age 75 (ages 18 - 64) (T75)</li> <li>• Level to age 100 coverage for life (ages 18 - 65) (T100)</li> </ul> <ul style="list-style-type: none"> <li>• 20 Pay coverage to age 75 (ages 18 - 54)</li> <li>• 20 Pay coverage for life (ages 18 - 65)</li> </ul>				
<b>Availability</b>	<ul style="list-style-type: none"> <li>• Single life</li> <li>• Available as a rider on Equation Generation IV universal life, Equimax participating whole life, and term life insurance policies</li> </ul> <p>NOTE: 20 Pay EquiLiving is not available on Term life insurance policies.</p>				
<b>Change privilege</b>	<p>Gives the client the option to change from one plan type to another without evidence of insurability.</p> <ul style="list-style-type: none"> <li>• T10 can be changed to any level pay plan including 20 Pay</li> <li>• T75 can be changed to any 20 Pay plan</li> <li>• T100 can be changed to 20 Pay coverage for life</li> </ul> <p>The age at which changes can be made from one plan to another depends on the plan the client is changing to.</p> <p>Up to the policy anniversary nearest the insured's 60th birthday for change to:</p> <ul style="list-style-type: none"> <li>• level to age 75</li> <li>• level to age 100</li> <li>• 20 Pay coverage for life</li> </ul> <p>Up to the policy anniversary nearest the insured's 54th birthday for change to:</p> <ul style="list-style-type: none"> <li>• 20 Pay coverage to age 75</li> </ul>				
<b>Expiry</b>	Age 75 or life, depending on plan type				
<b>Sum insured</b>	Minimum: \$10,000                      Maximum: \$2,000,000				
<b>Rate bands</b>	<table border="0"> <tr> <td>\$10,000 - \$49,999</td> <td>\$100,000 - \$249,999</td> </tr> <tr> <td>\$50,000 - \$99,999</td> <td>\$250,000 +</td> </tr> </table>	\$10,000 - \$49,999	\$100,000 - \$249,999	\$50,000 - \$99,999	\$250,000 +
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<b>Admin/ policy fees</b>	\$50 per year / \$4.34 per month				
<b>Optional riders</b>	<ul style="list-style-type: none"> <li>• Waiver of Premium (Insured Disability)</li> <li>• Waiver of Premium (Owner/Payor Disability)</li> <li>• Return of premiums at expiry rider (10 year renewable to age 75)</li> <li>• Return of premiums on death rider</li> <li>• Return of premium at surrender/expiry rider (level pay plans and 20 pay plans)*</li> <li>• Term life insurance riders</li> </ul> <p>* Upon surrender on the 15th policy anniversary, 75% of the premiums to be returned are payable. This percentage increases by 5% each year, reaching 100% on and after the 20th policy anniversary. Some limitations apply. See policy contract for details.</p>				
<b>EZcomplete® online application</b>	<ul style="list-style-type: none"> <li>• Use it for in-person or non-face-to-face meetings</li> <li>• EZcomplete easily guides you through only the required sections of the application</li> <li>• EZcomplete allows clients to sign the application using their own electronic device</li> <li>• Login to EquiNet and click on the EZcomplete Online Application icon on the menu bar</li> </ul>				

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